### Case 16-35872 Doc 1 Filed 11/10/16 Entered 11/10/16 12:04:45 Desc Main Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You	r full name		
your pictu	our government-issued cture identification (for	Tamika First name	First name
license or passport).		Middle name	Middle name
ident	tification to your	Triplett  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
your num Indiv Iden	Social Security ber or federal vidual Taxpayer tification number	xxx-xx-2086	
Y YEEL TO THE OWNER	Your Write your pictu exan licen Bring ident mee	Your full name  Write the name that is on your government-issued picture identification (for example, your driver's	About Debtor 1:  Your full name  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  Triplett  Last name and Suffix (Sr., Jr., II, III)  All other names you have used in the last 8 years Include your married or maiden names.  Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number

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Debtor 1 Tamika L Triplett

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names an Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	4701 W West End Ave # 2	If Debtor 2 lives at a different address:		
		Chicago, IL 60644  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
above, fill it in here. No		Cook			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known) Debtor 1 Tamika L Triplett

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	`	☐ Chapter 7							
		□ Chapter 7								
			hapter 12							
		_	•							
		<b>–</b> Cr	hapter 13							
8.	How you will pay the fee		I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
				the fee in installments. If		e this option, sign	and attach the Applica	ation for Individuals to Pay		
			ŭ	e <i>in Installment</i> s (Official For t <b>my fee be waived</b> (You ma	,	this ontion only i	f you are filing for Char	oter 7. Ry law, a judge may		
			but is not requapplies to you		may do so able to pay	o only if your inco y the fee in install	me is less than 150% oments). If you choose	of the official poverty line that this option, you must fill out		
9.	Have you filed for bankruptcy within the last 8 years?	□ No								
			District	Northern District of Illinois Eastern Division	When	5/25/16	Case number	16-17539		
			District	Northern District of Illinois Eastern Division	When	7/29/14	Case number	14-27711		
			District	DIVISION	When		Case number			
10.	Are any bankruptcy cases pending or being	■ No	)							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.							
			Debtor	-			Relationship to y	/ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y			
			District		When		Case number, if	known		
11.	Do you rent your residence?	□ No	Go to li	ne 12.						
	residence:	■ Ye	es. Has you	ur landlord obtained an evict	ion judgm	ent against you a	nd do you want to stay	in your residence?		
				No. Go to line 12.						
			_	Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About ar	n Eviction Judgme	ent Against You (Form	101A) and file it with this		

Document Page 4 of 56 Case number (if known) Debtor 1 Tamika L Triplett Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Tamika L Triplett

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Tamika L Triplett Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000** □ 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion \$0 - \$50,000 estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamika L Triplett Signature of Debtor 2 Tamika L Triplett Signature of Debtor 1 Executed on November 9, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Tamika L Triplett Page 7 of 56 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mehul D	). Desai	Date	November 9, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
	_		
Mehul D. D	esai		
Printed name			
Swanson 8	& Desai, LLC		
Firm name			
2314 W No	rth Ave Unit C-1W		
Chicago, II	<b>_ 60647</b>		
Number, Street,	City, State & ZIP Code		
Contact phone	312-666-7882	Email address	kswanson@swansondesai.com
6296214			
Bar number & St	ate		

		Docum	CILL LAUC O OLS	U	
Fill in this infor	mation to identify your	case:			
Debtor 1	Tamika L Triplett				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value of	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	7,460.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	7,460.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	16,980.75
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	24,853.93
	Your total liabilities	\$	41,834.68
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,230.31
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,840.00
Par	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Tamika L Triplett

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

859.31

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clair	m
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-35872 Doc 1 Filed 11/10/16 Entered 11/10/16 12:04:45 Desc Main Document Page 10 of 56 Fill in this information to identify your case and this filing: Debtor 1 Tamika L Triplett Middle Name First Name Last Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Kia 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Rio-4 Cyl. Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2009 Debtor 2 only Current value of the Current value of the 70.000 entire property? Approximate mileage: Debtor 1 and Debtor 2 only portion you own? Other information: ☐ At least one of the debtors and another Sedan 4D LX \$5,850.00 \$5,850.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$5,850.00 pages you have attached for Part 2. Write that number here.....=>

\_\_\_\_\_

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Case 16-35872 Filed 11/10/16 Entered 11/10/16 12:04:45 Document Page 11 of 56 Debtor 1 Case number (if known) Tamika L Triplett Yes. Describe..... Lease for love seat, 2 lamps, 2 end tables, and a buffet. \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No ■ Yes. Describe..... \$400.00 2 flatscreen televisions. 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Used clothing and shoes. \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe..... \$150.00 Silver chain and costume jewelry. 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,550.00 for Part 3. Write that number here .....

**Describe Your Financial Assets** 

Do you own or have any legal or equitable interest in any of the following?

Doc 1

Current value of the portion you own? Do not deduct secured

Desc Main

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Case number (if known) Debtor 1 Tamika L Triplett claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$60.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

Official Form 106A/B Schedule A/B: Property

☐ Yes. Give specific information about them...

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D	ebtor 1	Tamika L Trip	lett		Document	Page 13 of 56  Case number (if known)	
27.	Examµ ■ No	ses, franchises, an ples: Building perm Give specific infor	its, exclu	sive licenses		n holdings, liquor licenses, professional licens	es
M	oney or	property owed to	you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.		funds owed to you	u				
	■ No □ Yes.	Give specific inforr	mation at	oout them, inc	luding whether you alre	ady filed the returns and the tax years	
29.	Exam <sub>i</sub> ■ No	support ples: Past due or lu Give specific inforr	·	,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.	Examp		s, disabili aid loans	ty insurance p	payments, disability ben someone else	efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31.	Interes	sts in insurance po	olicies	e insurance; h	ealth savings account (l	HSA); credit, homeowner's, or renter's insurar	nce
	☐ Yes.	Name the insurance		any of each pop pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a some of		of a livin		someone who has die t proceeds from a life in	d surance policy, or are currently entitled to reco	eive property because
33.	Exam <sub>l</sub> ■ No		ploymen		you have filed a lawsui surance claims, or rights	t or made a demand for payment to sue	
34.	■ No	contingent and un		ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
35.	■ No	Give specific infor		already list			
36			-		om Part 4, including a	ny entries for pages you have attached	\$60.00
Pa	rt 5: De	scribe Any Business	s-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
	No. Go	own or have any legant to Part 6.  So to line 38.	al or equi	table interest	in any business-related p	roperty?	

Case 16-35872 Doc 1 Filed 11/10/16 Entered 11/10/16 12:04:45 Desc Main Document Page 14 of 56 Case number (if known) Debtor 1 Tamika L Triplett Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$5,850.00 57. Part 3: Total personal and household items, line 15 \$1,550.00 Part 4: Total financial assets, line 36 \$60.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61.

\$7,460.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$7,460.00

\$7,460.00

		Docume	IIL FAUC 13 01 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika L Triplett			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
(ii kilowii)				amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	ne Property	You Claim	as Exempt
---------	------------	-------------	-----------	-----------

	١.	Which set of exemptions are	vou claiming?	Check one only.	even if your spou	use is filing with vo
--	----	-----------------------------	---------------	-----------------	-------------------	-----------------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Lease for love seat, 2 lamps, 2 end tables, and a buffet.	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
2 flatscreen televisions. Line from Schedule A/B: 7.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A.B			100% of fair market value, up to any applicable statutory limit	
Used clothing and shoes. Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Ellie Holli Gollodale 775. TTT			100% of fair market value, up to any applicable statutory limit	
Silver chain and costume jewelry.	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Ellic Holli Geriedale A/D. 12-11			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$60.00		\$60.00	735 ILCS 5/12-1001(b)
Line from Generalie A/D. 19.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Tamika L Triplett

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

		Document	Page 17 (	of 56		
Fill in this informa	ation to identify yοι	ır case:				
Debtor 1	Tamika L Triple	<del>**</del>				
200101	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	kruptcy Court for the	: NORTHERN DISTRICT OF ILI	LINOIS			
Ciniou Ciaico Dain					-	
Case number						
(if known)					_	if this is an
					amend	ed filing
Official Form	106D					
Schedule [	D: Creditors	Who Have Claims	Secured	by Propert	У	12/15
Re as complete and :	accurate as nossible	If two married people are filing togeth	her both are equa	ally responsible for su	innlying correct informa	tion If more snace
		out, number the entries, and attach it				
number (if known).						
1. Do any creditors h	ave claims secured by	y your property?				
□ No. Check t	this box and submit t	his form to the court with your other	r schedules. You	ı have nothing else t	o report on this form.	
Yes. Fill in a	all of the information	below.				
Part 1: List All	Secured Claims					
			Pr	Column A	Column B	Column C
		more than one secured claim, list the cre s a particular claim, list the other creditor		Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's nan		Do not deduct the	that supports this	portion
2.1 Aarons Sal	es & Lease	Describe the property that secures	the claim:	value of collateral. \$2,000.00	claim \$500.00	If any <b>\$1,500.00</b>
Creditor's Name		Lease for love seat, 2 lamps		Ψ2,000.00	Ψοσοίσο	Ψ1,000.00
		tables, and a buffet.	5, 2 5114			
1015 Cobb	Place Blvd	·				
Nw		As of the date you file, the claim is: apply.	Check all that			
Kennesaw,	, GA 30144	Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
	_	☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as car loan)	mortgage or secur	red		
Debtor 2 only		car idan)				
Debtor 1 and Deb	•	Statutory lien (such as tax lien, me	echanic's lien)			
_	e debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this clai		☐ Other (including a right to offset)				
community deb	·					
	Opened					
	10/08 Last					
Data dalata in	Active	I and A disside of account comme	nber 341R			
Date debt was incur	red 10/01/09	Last 4 digits of account num	iber 54110			
	_					
2.2 Santander USA	Consumer	Describe the property that secures	the claim:	\$14,980.75	\$5,850.00	\$9,130.75
Creditor's Name		2009 Kia Rio-4 Cyl. 70,000 n		<del></del>		40,100110
		Sedan 4D LX	illes			
Po Box 961	1245	As of the date you file, the claim is: apply.	Check all that			
Ft Worth, T	X 76161	Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or secur	red		
Debtor 2 only		car loan)				
Debtor 1 and Deb	otor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
☐ At least one of the	e debtors and another	☐ Judgment lien from a lawsuit				

Official Form 106D

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Debtor 1 Tamika L Triplett		Case number (if know)
First Name Middle Nam	ne Last Name	
☐ Check if this claim relates to a community debt	Other (including a right to offset)	
Opened 06/15 Last Date debt was incurred Active 03/16	Last 4 digits of account number	1000
Add the dollar value of your entries in Col If this is the last page of your form, add the Write that number here:	. •	here: \$16,980.75 \$16,980.75
trying to collect from you for a debt you ow	notified about your bankruptcy for a del e to someone else, list the creditor in Pa ou listed in Part 1, list the additional cre	bbt that you already listed in Part 1. For example, if a collection agency is art 1, and then list the collection agency here. Similarly, if you have more editors here. If you do not have additional persons to be notified for any
Name, Number, Street, City, State & Zip Aarons Sales & Lease Attn: Bankruptcy 309 E Paces Ferry Rd Ne Atlanta, GA 30305	o Code	On which line in Part 1 did you enter the creditor? 2.1  Last 4 digits of account number

	0430 10 00072 100	Document	Page 19 of 56	4.40 Bese Main
Fill in t	his information to identify your cas		1 400 15 01 00	
Debtor	1 Tamika L Triplett			7
202101	First Name	Middle Name	Last Name	
Debtor				
(Spouse if	f, filing) First Name	Middle Name	Last Name	
United :	States Bankruptcy Court for the: N	ORTHERN DISTRICT OF ILL	INOIS	
Case n	umber			
(if known)				☐ Check if this is an
				amended filing
Officia	al Form 106E/F			
	dule E/F: Creditors Who	Have Unsecured	Claims	12/15
				ONPRIORITY claims. List the other party to
Schedule eft. Attac name and	e D: Creditors Who Have Claims Secured th the Continuation Page to this page. If d case number (if known).	d by Property. If more space is n you have no information to rep	o not include any creditors with partially needed, copy the Part you need, fill it out port in a Part, do not file that Part. On the	t, number the entries in the boxes on the
Part 1:				
_	any creditors have priority unsecured cl	aims against you?		
-	No. Go to Part 2.			
Dort 2:		Incomunad Claims		
Part 2:				
_	any creditors have nonpriority unsecure			
Ц	No. You have nothing to report in this part.	Submit this form to the court with y	your other schedules.	
	Yes.			
unse	ecured claim, list the creditor separately for none creditor holds a particular claim, list the	each claim. For each claim listed,	e creditor who holds each claim. If a crec , identify what type of claim it is. Do not list lave more than three nonpriority unsecured	claims already included in Part 1. If more
				Total claim
	Aargon Agency as Agent for			
4.1	ComEd	Last 4 digits of acco	ount number	\$1,376.36
	Nonpriority Creditor's Name  Commonwealth Edison Compa	any When was the debt	incurred?	
	Las Vegas, NV 89117			
	Number Street City State Zlp Code	As of the date you f	ile, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and anothe		ITY unsecured claim:	
	Check if this claim is for a commun	<u> </u>		
	debt Is the claim subject to offset?	☐ Obligations arising report as priority clain	g out of a separation agreement or divorce ms	that you did not
	■ No		or profit-sharing plans, and other similar de	ebts
	Yes	Other Specify		

Page 20 of 56 Case number (if know) Document Debtor 1 Tamika L Triplett

4.2	American InfoSource LP as agent for	Last 4 digits of account number	\$604.43
	Nonpriority Creditor's Name  Spot Loan	When was the debt incurred?	
	PO Box 248838	When was the dest incurred:	
	Oklahoma City, OK 73124		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Payday Loan	
4.3	AT&T Mobility	Last 4 digits of account number 5472	\$1,918.46
	Nonpriority Creditor's Name		
	c/o EOS CCA P.O. Box 981008	When was the debt incurred?	
	Boston, MA 02298		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collections	
4.4	Bally Total Fitness	Last 4 digits of account number	\$1,200.00
	Nonpriority Creditor's Name		ψ1,200.00
	P.O. Box 1070	When was the debt incurred?	
	Norwalk, CA 90651-1070  Number Street City State Zlp Code	As of the date year file the claim in Check all that early	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collections	

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Debtor	1 Tamika L Triplett		Case number (if know)	
4.5	City of Chicago Dept. of Finance Nonpriority Creditor's Name	Last 4 digits of account number		\$7,359.77
	c/o Arnold Scott Harris P.C. 111 W Jackson Blvd. Ste. 600 Chicago, IL 60604	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Parking Tic	ekets	
4.6	Comenity Bank/nwyrk&co	Last 4 digits of account number	5864	\$771.00
	Nonpriority Creditor's Name		Opened 03/15 Last Active	
	220 W Schrock Rd Westerville, OH 43081	When was the debt incurred?	07/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.	
	At least one of the debtors and another	Student loans	d Claim:	
	☐ Check if this claim is for a community debt	<u></u>	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	tration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.7	Comenity Bank/Victoria Secret	Last 4 digits of account number	3690	\$200.00
	Nonpriority Creditor's Name Po Box 182789	When was the debt incurred?	Opened 8/15/15 Last Active 02/16	
	Columbus, OH 43218  Number Street City State Zlp Code	As of the date you file, the claim	is: Chock all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	в. Опеск ан так арру	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	

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Case number (if know)

Commonwealth Edison Company	Last 4 digits of account number		\$3,379.39
Nonpriority Creditor's Name 3 Lincoln Center Attn: Bankruptcy Department Oakbrook Terrace, IL 60181	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharir	ng plans, and other similar debts	
□ Yes		g pane, and one ominations	
in res	Other. Specify Utilities		
Credit One Bank Na	Last 4 digits of account number	7673	\$400.00
Nonpriority Creditor's Name		Opened 03/15 Last Active	
Po Box 98875 Las Vegas, NV 89193	When was the debt incurred?	4/28/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Crest Financial Services	Last 4 digits of account number	8011	\$200.00
Nonpriority Creditor's Name	_		
15 West Scenic Pointe Salt Lake City, UT 84020	When was the debt incurred?	Opened 04/16 Last Active 05/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	П .		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
☐ Check if this claim is for a community debt	☐ Student loans	and the second s	
Is the claim subject to offset?	<ul> <li>Obligations arising out of a separement as priority claims</li> </ul>	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other Specify Lease		

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Desc Main Document Page 23 of 56 Debtor 1 Tamika L Triplett Case number (if know) 4.1 \$197.00 **DirecTV** Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 9001069 When was the debt incurred? Louisville, KY 40290-1069 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.1 6024 **ERC/Enhanced Recovery Corp** \$750.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/16 Last Active 8014 Bayberry Rd When was the debt incurred? 04/15 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Comcast Cable** ☐ Yes ■ Other. Specify Communications 4.1 **ERC/Enhanced Recovery Corp** \$1,140.00 7666 Last 4 digits of account number 3 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? **Opened 09/16** Jacksonville, FL 32256 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

☐ At least one of the debtors and another

 $\square$  Check if this claim is for a community debt Is the claim subject to offset?

■ No ☐ Yes Type of NONPRIORITY unsecured claim:

☐ Student loans

 $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Collection Attorney Dish

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Debtor 1 Tamika L Triplett Case number (if know) 4.1 \$914.00 **Fst Premier** 8309 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 07/15 Last Active 601 S Minnesota Ave When was the debt incurred? 09/15 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Illinois Bell Telephone Company \$566.97 Last 4 digits of account number Nonpriority Creditor's Name Karen A. Cavagnaro Lead Paralegal When was the debt incurred? One AT&T Way, Room 3A104 Bedminster, NJ 07921 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.1 Jefferson Capital Systems LLC \$111.70 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 7999 When was the debt incurred? Saint Cloud, MN 56302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other, Specify

**Purchased from Finger Hut** 

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Debtor 1 Tamika L Triplett Case number (if know) 4.1 **6550** \$165.00 Midnight Velvet Last 4 digits of account number Nonpriority Creditor's Name Opened 11/10 Last Active 1112 7th Ave When was the debt incurred? 04/11 Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 **Peoples Gas** \$1.379.94 Last 4 digits of account number 8 Nonpriority Creditor's Name Attn: Bankruptcy/Legal Department When was the debt incurred? 200 E. Randolph Street, Floor 20 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Utilities ☐ Yes 4.1 \$176.00 Seventh Avenue **6570** Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 8/27/10 Last Active 1112 7th Ave When was the debt incurred? 06/11 Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Debt	or 1 Tamika L Triplett	Case number (if know)	
4.2			<b></b>
0	Sprint	Last 4 digits of account number	\$743.91
	Nonpriority Creditor's Name c/o Cavalry SPV I, LLC 500 Summit Lake Dr. Ste 400 Valhalla, NY 10595	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
		Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collections	
4.2 1	Sprint Nextel Correspondence	Last 4 digits of account number	\$900.00
<u> </u>	Nonpriority Creditor's Name		
	Attn Bankruptcy Dept P.O. Box 7949	When was the debt incurred?	
	Overland Park, KS 66207  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	☐ Yes	Other. Specify Collections	
4.2 2	T-Mobile	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name c/o American Infosource P.O. Box 248848	When was the debt incurred?	
	Oklahoma City, OK 73124-8848  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated	
	☐ Deptor 1 and Deptor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
	— INU	=	

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Collections

☐ Yes

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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have more than one creditor for any of the debts the notified for any debts in Parts 1 or 2, do not fill out		additional creditors here. If you do not have additional persons to be
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Comcast	Line <b>4.12</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 3002 Southeastern, PA 19398		Part 2: Creditors with Nonpriority Unsecured Claims
,	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Comenity Bank/Victoria Secret	Line 4.7 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 18215 Columbus, OH 43218		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Credit One Bank Na	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 98873 Las Vegas, NV 89193		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Fst Premier	Line <b>4.14</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
601 S Minneapolis Ave Sioux Falls, SD 57104		■ Part 2: Creditors with Nonpriority Unsecured Claims
, <b></b>	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Seventh Avenue	Line <u>4.19</u> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
Seventh Avenue, Inc 1112 7th Ave		Part 2: Creditors with Nonpriority Unsecured Claims
Monroe, WI 53566		
•	Last 4 digits of account number	

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 24,853.93
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 24,853.93

		Docume	1 446 20 01 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika L Triplett			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is a

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Aarons Sales and Lease 1015 Cobb Place blvd nw 30144 Kennesaw, GA 30144	Lease for love seat, 2 lamps, 2 end tables, and a buffet.
2.2	Domino Properties, Inc. 221 N Leamington Ave, Unit G Chicago, IL 60644	Lease beginning January 21, 2016 and ending January 31, 2017 with monthly rent of \$1,430.00. Debtor is only responsible for paying \$463.00 per month due to the Housing Choice Voucher (HCV) Program.

		Docume	ent Page 29 d	of 56	
Fill in this	information to identify your	case:			
Debtor 1	Tamika L Triplett				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				☐ Check if this is an	
				amended filing	
Officia	l Form 106H				
	lule H: Your Code	ahtare		12/15	
Scried	iule II. Toul Cou	EDIOIS		12/15	_
	e and case number (if known).  you have any codebtors? (if y			as a codebtor.	
■ No	5				
	hin the last 8 years, have you na, California, Idaho, Louisiana,			ry? (Community property states and territories include ington, and Wisconsin.)	
	Go to line 3. s. Did your spouse, former spou	ıse, or legal equivalent liv	e with you at the time?		
in line Form	e 2 again as a codebtor only if	f that person is a guarar	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 16G). Use Schedule D, Schedule E/F, or Schedule G to	ial
	Column 1: Your codebtor Name, Number, Street, City, State and Zll	P Code		Column 2: The creditor to whom you owe the debta Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	_
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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							•					
	in this information to the store of the stor	to identify your ca Tamika L Tr										
	btor 2 buse, if filing)		, <del>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>			_						
Uni	ited States Bankrup	otcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS								
_	se number			-			□ A		ed filir ent sh	nowing	postpetitior lowing date	
0	fficial Form	<u> 1061</u>					N	1M / DD/ \	YYYY	_		
S	chedule I:	Your Inc	ome									12/1
spo atta	use. If you are sep ch a separate she	parated and you et to this form. be Employment	are married and not filir r spouse is not filing w On the top of any additi	ith you, do not inclu	de infor	mati	on about	t your sp	ouse.	. If mor	re space is	needed,
1.	information.	loyment		Debtor 1				Debtor 2	2 or n	on-fili	ng spouse	
		re more than one job, separate page with on about additional	Employment status	■ Employed				☐ Employed				
				☐ Not employed				☐ Not e	employ	yed		
			Occupation	Occupation Door Dash Driver/Instacart								
	Include part-time self-employed wo		Employer's name	1099								
	Occupation may or homemaker, if		Employer's address									
			How long employed t	here?				_				
Pai	rt 2: Give De	etails About Mor	nthly Income									
	imate monthly incuse unless you are		ate you file this form. If	you have nothing to r	eport for	any	line, write	e \$0 in the	spac	e. Incli	ude your no	n-filing
lf yo	ou or your non-filing e space, attach a s	spouse have mo	ore than one employer, co	ombine the informatio	n for all	empl	oyers for	that perso	on on	the line	es below. If	you need
							For Del	otor 1			tor 2 or g spouse	
2.			ry, and commissions (b calculate what the month		2.	\$		0.00	\$_		N/A	-
3.	Estimate and lis	t monthly overt	ime pay.		3.	+\$		0.00	+\$		N/A	_
4	Calculate gross	Income Add lin	ne 2 + line 3		Д	\$		0.00		\$	N/A	]

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Deb	tor 1	Tamika L Triplett		Ca	se number (if known)			
				F	or Debtor 1		Debtor 2 or -filing spouse	
	Сор	y line 4 here	4.	\$	0.00	\$	N/A	<u> </u>
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$		\$	N/A	_
	5d.	Required repayments of retirement fund loans	5d.	\$		\$	N/A	
	5e.	Insurance	5e.	\$		\$_	N/A	_
	5f.	Domestic support obligations	5f.	\$		\$_	N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.+	\$ - \$		* + \$	N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 511. 1 6.	\$		`		_
				*	0.00	· —	N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business,						
	oa.	profession, or farm						
		Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	452.24	¢	NI/A	
	8b.	Interest and dividends	8b.	\$		\$_ \$	N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent	02.	Ψ		<b>–</b>	14/7	_
		regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce	0.0	œ	0.00	¢	<b>N1/A</b>	
	8d.	settlement, and property settlement.  Unemployment compensation	8c. 8d.	\$ \$		\$_ \$	N/A	_
	8e.	Social Security	8e.	φ \$		\$ 	N/A N/A	_
	8f.	Other government assistance that you regularly receive	00.	Ψ	771.00	Ψ	14/7-	<u>\</u>
	<b></b>	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental						
		Nutrition Assistance Program) or housing subsidies.  Specify: Link Card	8f.	\$	290.00	\$	N/A	<b>L</b>
		TANIE	_	Φ	447.00	Φ	NI/A	_
	8g.	TANIFF Pension or retirement income	_ 8g.	\$ \$		\$_ \$	N/A	
	8h.	Other monthly income. Specify: Second Job Instacart Net Income	8h.+			· -	N/A	_
	011.	occord dob instadur Net modific		_		· —	14/7-	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	2,230.31	\$_	N/	A
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$	_	2,230.31 + \$		N/A = \$	2,230.31
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	Ľ					_,
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your or friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen		•		Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The result in the summary of Schedules and Statistical Summary of Certain ies					12. \$	2,230.31
							Comb	ined
13.	Do y	ou expect an increase or decrease within the year after you file this form?	?				month	ly income
		No.						
		Yes. Explain:						

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to identify your case:				
Deb	otor 1 Tamika L Triplett		Che	ck if this is:	
1	otor 2			An amended filing A supplement show 13 expenses as of	wing postpetition chapter the following date:
``	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	LINOIS		MM / DD / YYYY	
	se number			, 22 ,	
	known)				
	fficial Form 106J				
	chedule J: Your Expenses	Climate and a section in	- 41		12/15
info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to the mber (if known). Answer every question.				
Par 1.	rt 1: Describe Your Household Is this a joint case?				
١.	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expen</i> .	ses for Separate House	ehold of Deb	otor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the	Son		46	□ No
	dependents names.	Son			■ Yes □ No
		Daughter		19	■ Yes
					□ No □ Yes
				_	□ res □ No
2	De vern ermenes include			_	☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No □ Yes				
Est	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unlespenses as of a date after the bankruptcy is filed. If this is a suplicable date.				
the	clude expenses paid for with non-cash government assistance value of such assistance and have included it on Schedule fficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	e. Include first mortgage	e 4. S	\$	463.00
	If not included in line 4:				
	4a. Real estate taxes		4a. S	<b>B</b>	0.00
	4b. Property, homeowner's, or renter's insurance		4b. S	·	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$	·	0.00
5.	4d. Homeowner's association or condominium dues  Additional mortgage payments for your residence, such as	home equity loans	4d. 5	·	0.00

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Debt	or 1 <u>Tamika L Triplett</u> C	ase num	ber (if known)	
6.	Utilities:			
-	6a. Electricity, heat, natural gas	6a.	\$	210.00
	6b. Water, sewer, garbage collection	6b.		0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		156.00
	6d. Other. Specify:	6d.	· -	0.00
	Food and housekeeping supplies	- 7.	\$	500.00
	Childcare and children's education costs	8.	\$	
		o. 9.	•	0.00
	Clothing, laundry, and dry cleaning		·	95.00
	Personal care products and services	10.	:	50.00
	Medical and dental expenses	11.	\$	40.00
	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	200.00
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	Charitable contributions and religious donations	14.	·	0.00
	_	14.	Ψ	0.00
	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	30.00
	15b. Health insurance	15b.	•	0.00
	15c. Vehicle insurance	15c.	·	96.00
	15d. Other insurance. Specify:	15d.	· -	
	!	150.	Φ	0.00
	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
	Installment or lease payments:	10.	Ψ	0.00
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	· -	0.00
	17c. Other. Specify:	17b.	·	
			*	0.00
	17d. Other. Specify:	17d.	Φ	0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	Other payments you make to support others who do not live with you.		\$	0.00
	Specify:	19.		0.00
	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedu</i>		our Income	
	20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.		0.00
	20c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	20e. Homeowner's association or condominium dues	20d. 20e.	·	
			· .	0.00
1.	Other: Specify:	21.	+\$	0.00
2.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	1,840.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	1,010100
				4 940 00
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,840.00
3.	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,230.31
	23b. Copy your monthly expenses from line 22c above.	23b.	·	1,840.00
			·	.,
	23c. Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	390.31
	•			
	Do you expect an increase or decrease in your expenses within the year after you			
	For example, do you expect to finish paying for your car loan within the year or do you expect your m	nortgage	payment to increas	e or decrease because o
	modification to the terms of your mortgage?			
	■ No.			
	☐ Yes Explain here:			

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Fill in this info					
	rmation to identify your	case:			
Debtor 1	Tamika L Triplett	ACT III AL			
Dalatan	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)		<del></del>			☐ Check if this is an
					amended filing
You must file th		le bankruptcy schedule n connection with a ban	s or amended schedule	s. Making a false state	ment, concealing property, or ), or imprisonment for up to 20
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules fil	ed with this declaration	n and
X /s/ Tai	mika L Triplett		X		
	a L Triplett		Signature of	of Debtor 2	
Signatu	ure of Debtor 1				
Date	November 9, 2016		Date		

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Deb	otor 1	Tamika L Triplet	t			
		First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
` '		nkruptcy Court for the:	NORTHERN DISTRICT C	NE ILLINOIS		
Oili	ieu Siales Da	Tikrupicy Court for the.	NORTHERN DISTRICT C	OF ILLINOIS	<del></del>	
1	se number					Check if this is an amended filing
	ficial Fo atement		Affairs for Individ	luals Filing for B	ankruptcy	4/1
info	rmation. If mater (if known	nore space is needed, n). Answer every que	attach a separate sheet to t	this form. On the top of an	equally responsible for sup y additional pages, write yo	
Par 1.		r current marital statu		Lived Belore		
	_					
2.			lived anywhere other than v	whore you live new?		
۷.	—	asi 3 years, nave you	iived allywhere other than v	where you live now :		
	□ No Lie	at all of the places you	ived in the last 3 years. Do no	at include where you live now	,	
			•	·		
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there
	1706 W Fa Chicago, I	arwell Ave, 1E IL 60626	From-To: <b>January 2012</b> <b>January 2016</b>	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
3. state	es and territor.  ■ No □ Yes. Ma	<i>ie</i> s include Arizona, Ca	lifornia, Idaho, Louisiana, Nev	vada, New Mexico, Puerto R	ity property state or territor ico, Texas, Washington and V	
4.	Fill in the total	al amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	Ill businesses, including part		ndar years?
	□ No ■ Yes. Fil	l in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year untiled for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$7,773.79	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Document Debtor 1 Tamika L Triplett

		Dobtos 4		Dobtor 2	
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last cal (January 1	endar year: to December 31, 2015 )	☐ Wages, commissions, bonuses, tips	\$10,680.00	☐ Wages, commissions, bonuses, tips	
		Operating a business		☐ Operating a business	
Include and othe winning  List eac	income regardless of whether public benefit payments; s. If you are filing a joint cash source and the gross incompared to the pross incompared to the prossession of th	e during this year or the two er that income is taxable. Exa pensions; rental income; inter e and you have income that y me from each source separat	amples of other income are a est; dividends; money collect you received together, list it o	ted from lawsuits; royalties; a nly once under Debtor 1.	
		Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
	ary 1 of current year until u filed for bankruptcy:	SSI Benefits	\$8,481.00		
		Food Stamps/Government Assistance	\$3,190.00		
		TANIFF	\$1,287.00		
For last cal (January 1	endar year: to December 31, 2015 )	SSI Benefits	\$9,200.00		
		Food Stamps/Government Assistance	\$3,190.00		
		TANIFF	\$2,760.00		
	endar year before that: to December 31, 2014)	SSI Benefits	\$9,200.00		
		Food Stamps/Government Assistance	\$3,190.00		
		TANIFF	\$2,760.00		
Part 3: L	ist Certain Payments You	Made Before You Filed for I	Bankruptcy		
6. Are eith ☐ No	Neither Debtor 1 nor D	s debts primarily consumer ebtor 2 has primarily consu personal, family, or househol	imer debts. Consumer debts	s are defined in 11 U.S.C. § 1	01(8) as "incurred by an
	☐ No. Go to line 7				
Official Form 1		each creditor to whom you pai Statement of Financial Aff	d a total of \$6,425* or more in airs for Individuals Filing for B	' '	I the total amount you page

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paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment** Amount you **Total amount** Was this payment for ... still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. ☐ Yes. List all payments to an insider. Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address Total amount** Reason for this payment Dates of payment Amount you still owe paid Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** Santander Consumer USA 2009 Kia Rio 11/06/2016 \$5,850.00 Attn: Bankruptcy Dept. PO Box 961245 Property was repossessed. Fort Worth, TX 76161 ☐ Property was foreclosed. Property was garnished.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your Statement of Financial Affairs for Individuals Filing for Bankruptcy

☐ Property was attached, seized or levied.

8.

page 3

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	accounts or refuse to make a payment b	ecause	you owed a debt?			
	■ No □ Yes. Fill in the details.					
	Creditor Name and Address	De	scribe the action the creditor took	Date action was taken	Amount	
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, c  ■ No □ Yes		ras any of your property in the possession of an a er official?	assignee for the bene	fit of creditors, a	
Pai	t 5: List Certain Gifts and Contribution	าร				
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No					
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$60 per person	00	Describe the gifts	Dates you gave the gifts	Value	
	Person to Whom You Gave the Gift and Address:	l				
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?					
	☐ Yes. Fill in the details for each gift or	contribut	ion.			
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Coo		Describe what you contributed	Dates you contributed	Value	
Pai	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankru or gambling?	ıptcy or	since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,	
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss the amount that insurance has paid. List pending	Date of your loss	Value of property lost	
Do	4.7. Liet Certein Bermente er Transfer		nce claims on line 33 of Schedule A/B: Property.			
	t 7: List Certain Payments or Transfer					
16.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.					
	□ No ■ Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	<b>You</b>	Description and value of any property transferred	Date payment or transfer was made	Amount of payment	
	Swanson & Desai, LLC 2314 W North Ave Unit C-1W Chicago, IL 60647 kswanson@swansondesai.com		Attorney Fees \$375.00	11/07/2016	\$375.00	

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Debtor 1 Tamika L Triplett

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value transferred	value of any prop	erty	Date payment or transfer was made	Amount of payment	
	MoneySharp Credit Counseling, Inc. 1916 N Fairfield Ave Suite 200 Chicago, IL 60647	Credit Counseli	ing \$30.00		05/24/2016	\$30.00	
	Kaplan Bankrptcy Firm, LLC 55 E Jackson Blvd Suite 650 Chicago, IL 60604	\$100.00 for Atto	orney Fee		5/26/2016	\$100.00	
	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.						
	Yes. Fill in the details.						
	Person Who Was Paid Address	Description and values	value of any prop	erty	Date payment or transfer was made	Amount of payment	
	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No  Yes. Fill in the details.						
	Person Who Received Transfer Address Person's relationship to you	Description and very property transfer			ny property or received or debts hange	Date transfer was made	
	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No  Yes. Fill in the details.						
	Name of trust	Description and v	value of the prope	erty transferre	d	Date Transfer was made	
Pari	8: List of Certain Financial Accounts, Inst	ruments, Safe Deposi	t Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptoy	were any financial as	acunto or instru	nonto hold in	vour name, or for vo	ur banafit alacad	
	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.						
	Name of Financial Institution and	Last 4 digits of account number	Type of accountinstrument	clos	e account was sed, sold, ved, or sferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	r bankruptcy, any	safe deposit	box or other deposi	tory for securities,	
	■ No □ Yes. Fill in the details.						
		Who also had as	to it?	Dagariha tha -	antanta	De ver etill	
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the c	unterits	Do you still have it?	

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Debtor 1 Tamika L Triplett

22.	Have you stored property in a storage unit or pla	ace other than your home within 1	year before you filed for bankruptcy?	?		
	No					
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
Par	19: Identify Property You Hold or Control for S	Someone Else				
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or ho for someone.						
	■ No					
	☐ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
Par	t 10: Give Details About Environmental Informa	tion				
For	the purpose of Part 10, the following definitions a	apply:				
-	Environmental law means any federal, state, or letoxic substances, wastes, or material into the air regulations controlling the cleanup of these sub	r, land, soil, surface water, ground stances, wastes, or material.	dwater, or other medium, including st	atutes or		
_	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal s	sites.				
-	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic s	substance,		
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wher	n they occurred.			
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ental law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or adminis	ironmental law? Include settlements a	and orders.			
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	Give Details About Your Business or Conr	nections to Any Business				
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have an	y of the following connections to any	business?		
	☐ A sole proprietor or self-employed in a tr		•			
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	IP (LLP)			

Case 16-35872 Doc 1 Filed 11/10/16 Entered 11/10/16 12:04:45 Document Page 41 of 56 Case number (if known) Debtor 1 Tamika L Triplett ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamika L Triplett Signature of Debtor 2

Signature of Debtor 1

Date

Date November 9, 2016

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Services provided by Debtor's counsel in preparation of the petition and costs associated with the filing of the case make it more efficient for Debtor and the Attorney to enter into and advanced payment retainer. Debtor's counsel reserves the right to refuse to enter into a security retainer due to the up-front costs associated with filing a Chapter 13 Bankruptcy. If any portion of the retainer is not considered earned or required for expenses it will be refunded to the client.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$375.00 toward the flat fee, leaving a balance due of \$3,625.00; and \$50.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: November 9, 2016	ight to appear in court to object.
Signed:	
/s/ Tamika L Triplett	/s/ Mehul D. Desai
Tamika L Triplett	Mehul D. Desai
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In r	e Tamika L Triplett		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	ENSATION OF ATTORN	NEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy, or	agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have receive	ed	\$	375.00	
	Balance Due		\$	3,625.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	mpensation with any other person un	less they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul><li>a. Analysis of the debtor's financial situation, and re</li><li>b. Preparation and filing of any petition, schedules, s</li><li>c. Representation of the debtor at the meeting of cred</li><li>d. [Other provisions as needed]</li></ul>	statement of affairs and plan which m	ay be required;		
6.	By agreement with the debtor(s), the above-disclosed	fee does not include the following so	ervice:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for pa	nyment to me for r	epresentation of the debtor(s) in	
	November 9, 2016	/s/ Mehul D. Desai			
	Date	Mehul D. Desai			
		Signature of Attorney Swanson & Desai,	ı.c		
		2314 W North Ave U			
		Chicago, IL 60647			
		312-666-7882 Fax: kswanson@swans			
		Name of law firm	Jiidesai.CUIII		

### **United States Bankruptcy Court** Northern District of Illinois

		1 (of their District of Immors		
In re	Tamika L Triplett		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	30
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and correct to t	the best of my
Date:	November 9, 2016	/s/ Tamika L Triplett Tamika L Triplett Signature of Debtor		

Aargon Agency as Agent for ComEd Commonwealth Edison Company Las Vegas, NV 89117

Aarons Sales & Lease 1015 Cobb Place Blvd Nw Kennesaw, GA 30144

Aarons Sales & Lease Attn: Bankruptcy 309 E Paces Ferry Rd Ne Atlanta, GA 30305

Aarons Sales and Lease 1015 Cobb Place blvd nw 30144 Kennesaw, GA 30144

American InfoSource LP as agent for Spot Loan PO Box 248838 Oklahoma City, OK 73124

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Bally Total Fitness P.O. Box 1070 Norwalk, CA 90651-1070

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Midnight Velvet 1112 7th Ave Monroe, WI 53566

Peoples Gas Attn: Bankruptcy/Legal Department 200 E. Randolph Street, Floor 20 Chicago, IL 60601

Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

Seventh Avenue 1112 7th Ave Monroe, WI 53566

Seventh Avenue Seventh Avenue, Inc 1112 7th Ave Monroe, WI 53566

Sprint c/o Cavalry SPV I, LLC 500 Summit Lake Dr. Ste 400 Valhalla, NY 10595

Sprint Nextel Correspondence Attn Bankruptcy Dept P.O. Box 7949 Overland Park, KS 66207

T-Mobile c/o American Infosource P.O. Box 248848 Oklahoma City, OK 73124-8848